

described herein, and accordingly, all suitable modifications and equivalents which may be resorted to are intended to fall within the spirit and scope of the claims.

Claims: Please cancel all claims of record and substitute new claims 181 to 270 as follows:

I claim:

181. A system for permitting an individual to more effectively make use of a variety of available benefits from a plurality of benefit providers, wherein said benefits are offered specifically to those individuals eligible to receive said benefits, said system comprising:

means for storing in a memory in the system benefit information, benefit provider information, and benefit correlation information;

means for inputting into said system a set of an individuals demographic, geographic, and psychographic data for said individual;

means for analyzing said individuals data, said benefit provider information, and said benefit correlation information to determine whether any benefit providers are offering potentially applicable benefits for said data and whether said data satisfies requirements for obtaining said potentially applicable benefits;

means for automatically generating a message to directly inform said individual, at least in part via a computer network, of any available benefits applicable to said individuals data.

182. The system of claim 181, further comprising means for the display of said benefits to said individual in a manner selected from the group consisting of benefit class or category; value of benefits; cost, if any, of benefits; importance of benefits; relevance of benefits; ease of use of benefits; expiration date, day, time of benefits; creation date, day, time of benefits; type of benefits; physical proximity of said individual to one or more of said benefit providers.

183. The system of claim 182, further comprising means for said individual to self-select said manner of benefits listing display.

184. The system of claim 181, further comprising means for the storage of at least a portion of said individuals data.

185. The system of claim 184, further comprising means for updating the status and or availability of benefits for said individual as:

at least one of said benefit providers intends to or actually does modify the existing benefit qualification parameters for one or more of said providers benefits; and or
at least one of said benefit providers intends to or actually does modify or eliminate an existing benefit; or offers one or more benefits not previously offered; and or
one or more individual applicable benefits offered by one or more benefit providers new to, or returning to, said system are added to said system.

186. The system of claim 185, further comprising means for the real time or later notification of said individual of said updating.

187. The system of claim 186, further comprising means for the selection or election of when said individual receives said notifications.

188. The system of claim 184, further comprising means of requiring said individual to update said individuals data as a condition of said individual continuing to remain a system user.

189. The system of claim 181, further comprising means for said individual and or at least one of said benefit providers to pay for said system access and use from at least one from the group of:
on a per benefit disclosed basis;
on a per benefit received basis;
on a per benefit utilized basis;
through said individuals relinquishment of at least a portion of at least one of said benefits;

through the cash or cash equivalent payment of some part or percentage of the value of at least one of said benefits;

190. The system of claim 181, further comprising means for the receiving directly and or via one or more third party intermediaries of monetary revenue and or other value from at least one benefit provider.

191. The system of claim 181, further comprising means for one or more from the group of:

updating benefits data;

modifying benefits data;

removing benefits data;

adding new benefits data;

192. The system of claim 181, further comprising means for said message to:

reveal one or more of said benefits not applicable to individual;

provide one or more of said benefit providers not applicable to individual;

provide one or more of said benefit providers benefit application forms;

provide one or more of said benefit providers contact information;

provide a map for and or directions to one or more of said benefit providers.

193. The system of claim 181, further comprising at least one from the group of:

means for connecting said individual with at least one of said plurality of benefit providers;

means for said individual to interact with at least one of said benefit providers;

means for at least one of said benefit providers to offer said benefits to said individual;

means for the completion of one or more application forms, when applicable, by said individual;

means for assisting said individual in the completion of one or more application forms;

means for transmitting at least one benefit approval for said individual by at least one of said benefit providers;

means for transmitting an acceptance of at least one of said benefits by said individual;

means for receiving at least one of said benefits by said individual;

means for utilizing at least one of said benefits by said individual.

194. The system of claim 193, further comprising means for performing at least one of the listed means for in real or near real time.
195. The system of claim 181, wherein said individual benefits and or benefits information is shared with at least one other entity via said system.
196. The system of claim 181, wherein said message includes at least one benefit for which said individual:
may qualify for; and or
may not qualify for; and or
does qualify for; and or
does not qualify for
197. The system of claim 181, wherein said message informs individual of at least one benefit contained within said memory without regards to at least some part of said individuals data.
198. The system of claim 181, wherein one or more of said benefit providers submits said benefit information and or said benefits directly into said system.
199. The system of claim 181, wherein at least one of said benefit information and or said benefits from at least one of said benefit providers is delivered directly into said system via at least one third party intermediary acting on behalf of at least one of said benefit providers.
200. The system of claim 181, wherein said available benefits varies according to:
the amount of said individuals data; and or
the completeness of said individuals data.
201. The system of claim 181, wherein at least a partial set of phantom individuals data is inputted; wherein said phantom data does not belong to nor correspond to said individuals actual factual data.

202. The system of claim 181, wherein said individuals data includes individuals identification information.

203. In a system, a method for permitting an individual to more effectively make use of a variety of available benefits from a plurality of benefit providers, wherein said benefits are offered specifically to those individuals eligible to receive said benefits, said method comprising:

storing in a memory in the system benefit information, benefit provider information, and benefit correlation information;

inputting a set of an individuals demographic, geographic, and psychographic data into said system by means of a data entry device electronically communicating with said system;

operating the system to analyze said individuals data, said benefit provider information, and said benefit correlation information to determine whether any benefit providers are offering any benefits applicable to said individuals data;

generating a message automatically to directly inform said individual, at least in part via a computer network, of any available benefits applicable to said individuals data.

204. The method of claim 203, further comprising the step of displaying said benefits to said individual in a manner selected from the group consisting of benefit class or category; value of benefits; cost, if any, of benefits; importance of benefits; relevance of benefits; ease of use of benefits; expiration date, day, time of benefits; creation date, day, time of benefits; type of benefits; physical proximity of said individual to one or more of said benefit providers.

205. The method of claim 204, further comprising the step of individual self-selecting said manner of displaying said benefits.

206. The method of claim 203, further comprising the step of storing at least a portion of said individuals data.

207. The method of claim 206, further comprising the step of updating the status and or availability of benefits for said individual as:

at least one of said benefit providers intends to or actually does modify the existing benefit qualification parameters for one or more of said providers benefits; and or

at least one of said benefit providers intends to or actually does modify or eliminate an existing benefit; or offers one or more benefits not previously offered; and or

one or more individuals applicable benefits offered by one or more benefit providers new to, or returning to, said system are added to said system.

208. The method of claim 207, further comprising the step of notifying in real time or later said individual upon said updating.

209. The method of claim 208, further comprising the step of selecting or electing when said individual receives said notifications.

210. The method of claim 206, further comprising the step of requiring said individual to update said individuals data as a condition of said individual continuing to remain a system user.

211. The method of claim 203, further comprising the step of said individual and or at least one of said benefit providers to pay for said system access and use from at least one from the group of:
on a per benefit disclosed basis;
on a per benefit received basis;
on a per benefit utilized basis;
through said individuals relinquishment of at least a portion of at least one of said benefits;
through the cash or cash equivalent payment of some part or percentage of the value of at least one of said benefits.

212. The method of claim 203, further comprising the step of receiving directly and or via one or more third party intermediaries monetary revenue and or other value from at least one benefit provider.

213. The method of claim 203, further comprising one or more of the steps of:

- updating benefits data;
- modifying benefits data;
- removing benefits data;
- adding new benefits data.

214. The method of claim 203, further comprising one or more of the steps of said message:

- providing one or more of said benefits not applicable to individual;
- providing one or more of said benefit providers not applicable to individual;
- providing one or more of said benefit providers benefit application forms;
- providing one or more of at least one of said benefit providers contact information;
- providing a map for and or directions to one or more of said benefit providers.

215. The method of claim 203, further comprising at least one of the steps from the group of:

- connecting said individual with at least one of said plurality of benefit providers;
- said individual interacting with at least one of said benefit providers;
- at least one of said benefit providers offering said benefits to said individual;
- completing one or more application forms, when applicable, by said individual
- assisting said individual in the completing of one or more application forms;
- transmitting at least one benefit approval for said individual by at least one of said benefit providers;
- transmitting an acceptance of at least one of said benefits by said individual;
- receiving at least one of said benefits by said individual;
- utilizing at least one of said benefits by said individual.

216. The method of claim 215, further comprising the step of performing at least one of the listed steps in real or near real time.

217. The method of claim 203, further comprising the step of sharing said individuals benefits and or benefits information with at least one other entity via said system.

218. The method of claim 203, further comprising the step of including in said message at least one benefit for which said individual:

may qualify for; and or

may not qualify for; and or

does qualify for; and or

does not qualify for.

219. The method of claim 203, wherein said message informs individual of at least one benefit contained within said memory without regards to at least some part of said individuals data.

220. The method of claim 203, further comprising the step of one or more of said benefit providers submitting said benefit information and or said benefits directly into said system.

221. The method of claim 203, further comprising the step of at least one of said benefit information and or said benefits from at least one of said benefit providers is delivered directly into said system via at least one third party intermediary acting on behalf of at least one of said benefit providers.

222. The method of claim 203, wherein said available benefits varies according to:

the amount of said individuals data; and or

the completeness of said individuals data.

223. The method of claim 203, further comprising the step of inputting at least some phantom individuals data; wherein said phantom data does not belong to nor correspond to said individuals actual factual data.

224. The method of claim 203, wherein said individual data includes individuals identification information.

225. A system for permitting a business, government, educational institution, or non-profit to more effectively make use of a variety of available benefits from a plurality of benefit providers, wherein said benefits are offered specifically to those businesses, governments, educational institutions, or non-profits eligible to receive said benefits, said system comprising:

means for storing in a memory in the system benefit information, benefit provider information, and benefit correlation information;

means for inputting into said system a set of a businesses, governments, educational institutions, or non-profits demographic, geographic, and psychographic data for said business, government, educational institution, or non-profit.

means for analyzing said business, government, educational institution, or non-profit data, said benefit provider information, and said benefit correlation information to determine whether any benefit providers are offering potentially applicable benefits for said data and whether said data satisfies requirements for obtaining said potentially applicable benefits;

means for automatically generating a message to directly inform said business, government, educational institution, or non-profit of any available benefits applicable to said business, government, educational institution, or non-profit data.

226. The system of claim 225, further comprising means for the display of said benefits to said business, government, educational institution, or non-profit in a manner selected from the group consisting of benefit class or category; value of benefits; cost, if any, of benefits; importance of benefits; relevance of benefits; ease of use of benefits; expiration date, day, time of benefits; creation date,

day, time of benefits; type of benefits; physical proximity of said business, government, educational institution, or non-profit to one or more of said benefit providers.

227. The system of claim 226, further comprising means for said business, government, educational institution, or non-profit to self-select said manner of benefits listing display.
228. The system of claim 225, further comprising means for the storage of at least a portion of said business, government, educational institution, or non-profits data.
229. The system of claim 228, further comprising means for updating the status and or availability of benefits for said business, government, educational institution, or non-profit as:
- at least one of said benefit providers intends to or actually does modify the existing benefit qualification parameters for one or more of said providers benefits; and or
 - at least one of said benefit providers intends to or actually does modify or eliminate an existing benefit; or offers one or more benefits not previously offered; and or
 - one or more business, government, educational institution, or non-profit applicable benefits offered by one or more benefit providers new to, or returning to, said system are added to said system.
230. The system of claim 229, further comprising means for the real time or later notification of said business, government, educational institution, or non-profit of said updating.
231. The system of claim 230, further comprising means for the selection or election of when said business, government, educational institution, or non-profit receives said notifications.
232. The system of claim 228, further comprising means of requiring said business, government, educational institution, or non-profit to update said business, government, educational institution, or non-profits data as a condition of said business, government, educational institution, or non-profit continuing to remain a system user.

233. The system of claim 225, further comprising means for said business, government, educational institution, or non-profit and or at least one of said benefit providers to pay for said system access and use from at least one from the group of:
- on a per benefit disclosed basis;
 - on a per benefit received basis;
 - on a per benefit utilized basis;
 - through said business, government, educational institution, or non-profits relinquishment of at least a portion of at least one of said benefits;
 - through the cash or cash equivalent payment of some part or percentage of the value of at least one of said benefits;
234. The system of claim 225, further comprising means for the receiving directly and or via one or more third party intermediaries of monetary revenue and or other value from at least one benefit provider.
235. The system of claim 225, further comprising means for one or more from the group of:
- updating benefits data;
 - modifying benefits data;
 - removing benefits data;
 - adding new benefits data.
236. The system of claim 225, further comprising means for said message to:
- reveal one or more of said benefits not applicable to business, government, educational institution, or non-profit;
 - provide one or more of said benefit providers not applicable to business, government, educational institution, or non-profit;
 - provide one or more of said benefit providers benefit application forms;
 - provide one or more of said benefit providers contact information;
 - provide a map for and or directions to one or more of said benefit providers.
237. The system of claim 225, further comprising at least one from the group of:

means for connecting said business, government, educational institution, or non-profit with at least one of said plurality of benefit providers;

means for said business, government, educational institution, or non-profit to interact with at least one of said benefit providers;

means for at least one of said benefit providers to offer said benefits to said business, government, educational institution, or non-profit;

means for the completion of one or more application forms, when applicable, by said business, government, educational institution, or non-profit;

means for assisting said business, government, educational institution, or non-profit in the completion of one or more application forms;

means for transmitting at least one benefit approval for said business, government, educational institution, or non-profit by at least one of said benefit providers;

means for transmitting an acceptance of at least one of said benefits by said business, government, educational institution, or non-profit;

means for receiving at least one of said benefits by said business, government, educational institution, or non-profit;

means for utilizing at least one of said benefits by said business, government, educational institution, or non-profit.

238. The system of claim 237, further comprising means for performing at least one of the listed means for in real or near real time.

239. The system of claim 225, wherein said business, government, educational institution, or non-profit benefits and or benefits information is shared with at least one other entity via said system.

240. The system of claim 225, wherein said message includes at least one benefit for which said business, government, educational institution, or non-profit:

may qualify for; and or

may not qualify for; and or

does qualify for; and or

does not qualify for

does not qualify for

241. The system of claim 225, wherein said message informs business, government, educational institution, or non-profit of at least one benefit contained within said memory without regards to at least some part of said business, government, educational institution, or non-profit data.
242. The system of claim 225, wherein one or more of said benefit providers submits said benefit information and or said benefits directly into said system.
243. The system of claim 225, wherein at least one of said benefit information and or said benefits from at least one of said benefit providers is delivered directly into said system via at least one third party intermediary acting on behalf of at least one of said benefit providers.
244. The system of claim 225, wherein said available benefits varies according to:
the amount of said business, government, educational institution, or non-profits data; and or
the completeness of said business, government, educational institution, or non-profits data.
245. The system of claim 225, wherein at least a partial set of phantom business, government, educational institution, or non-profits data is inputted; wherein said phantom data does not belong to nor correspond to said business, government, educational institution, or non-profits actual factual data.
246. The system of claim 225, wherein said business, government, educational institution, or non-profits data includes business, government, educational institution, or non-profits identification information.
247. In a system, a method for permitting a business, government, educational institution, or non-profit to more effectively make use of a variety of available benefits from a plurality of benefit providers, wherein said benefits are offered specifically to those business, government, educational institution, or non-profits eligible to receive said benefits, said method comprising:

storing in a memory in the system benefit information, benefit provider information, and benefit correlation information;

inputting a set of a business, government, educational institution, or non-profits demographic, geographic, and psychographic data into said system by means of a data entry device electronically communicating with said system;

operating the system to analyze said business, government, educational institution, or non-profits data, said benefit provider information, and said benefit correlation information to determine whether any benefit providers are offering any benefits applicable to said business, government, educational institution, or non-profits data;

generating a message automatically to inform directly said business, government, educational institution, or non-profit of any available benefits applicable to said business, government, educational institution, or non-profits data.

248. The method of claim 247, further comprising the step of displaying said benefits to said business, government, educational institution, or non-profit in a manner selected from the group consisting of benefit class or category; value of benefits; cost, if any, of benefits; importance of benefits; relevance of benefits; ease of use of benefits; expiration date, day, time of benefits; creation date, day, time of benefits; type of benefits; physical proximity of said business, government, educational institution, or non-profit to one or more of said benefit providers.
249. The method of claim 248, further comprising the step of business, government, educational institution, or non-profit self-selecting said manner of displaying said benefits.
250. The method of claim 247, further comprising the step of storing at least a portion of said business, government, educational institution, or non-profits data.
251. The method of claim 250, further comprising the step of updating the status and or availability of benefits for said business, government, educational institution, or non-profit as:
at least one of said benefit providers intends to or actually does modify the existing benefit qualification parameters for one or more of said providers benefits; and or

at least one of said benefit providers intends to or actually does modify or eliminate an existing benefit; or offers one or more benefits not previously offered; and or one or more business, government, educational institution, or non-profits applicable benefits offered by one or more benefit providers new to, or returning to, said system are added to said system.

252. The method of claim 251, further comprising the step of notifying in real time or later said business, government, educational institution, or non-profit upon said updating.

253. The method of claim 252, further comprising the step of selecting or electing when said business, government, educational institution, or non-profit receives said notifications.

252. The method of claim 250, further comprising the step of requiring said business, government, educational institution, or non-profit to update said business, government, educational institution, or non-profits data as a condition of said business, government, educational institution, or non-profit continuing to remain a system user.

253. The method of claim 247, further comprising the step of said business, government, educational institution, or non-profit and or at least one of said benefit providers to pay for said system access and use from at least one from the group of:

- on a per benefit disclosed basis;
- on a per benefit received basis;
- on a per benefit utilized basis;
- through said business, government, educational institution, or non-profits relinquishment of at least a portion of at least one of said benefits;
- through the cash or cash equivalent payment of some part or percentage of the value of at least one of said benefits.

254. The method of claim 247, further comprising the step of receiving directly and or via one or more third party intermediaries monetary revenue and or other value from at least one benefit provider.

255. The method of claim 247, further comprising one or more of the steps of:

- updating benefits data;
- modifying benefits data;
- removing benefits data;
- adding new benefits data.

256. The method of claim 247, further comprising one or more of the steps of said message:

- providing one or more of said benefits not applicable to business, government, educational institution, or non-profit;
- providing one or more of said benefit providers not applicable to business, government, educational institution, or non-profit;
- providing one or more of said benefit providers benefit application forms;
- providing one or more of at least one of said benefit providers contact information;
- providing a map for and or directions to one or more of said benefit providers.

257. The method of claim 247, further comprising at least one of the steps from the group of:

- connecting said business, government, educational institution, or non-profit with at least one of said plurality of benefit providers;
- said business, government, educational institution, or non-profit interacting with at least one of said benefit providers;
- at least one of said benefit providers offering said benefits to said business, government, educational institution, or non-profit;
- completing one or more application forms, when applicable, by said business, government, educational institution, or non-profit;
- assisting said business, government, educational institution, or non-profit in the completing of one or more application forms;
- transmitting at least one benefit approval for said business, government, educational institution, or non-profit by at least one of said benefit providers;
- transmitting an acceptance of at least one of said benefits by said business, government, educational institution, or non-profit;
- receiving at least one of said benefits by said business, government, educational institution, or non-profit;

utilizing at least one of said benefits by said business, government, educational institution, or non-profit.

258. The method of claim 257, further comprising the step of performing at least one of the listed steps in real or near real time.

259. The method of claim 247, further comprising the step of sharing said business, government, educational institution, or non-profits benefits and or benefits information with at least one other entity via said system.

260. The method of claim 247, further comprising the step of including in said message at least one benefit for which said business, government, educational institution, or non-profit:

may qualify for; and or

may not qualify for; and or

does qualify for; and or

does not qualify for.

261. The method of claim 247, wherein said message informs business, government, educational institution, or non-profit of at least one benefit contained within said memory without regards to at least some part of said business, government, educational institution, or non-profits data.

262. The method of claim 247, further comprising the step of one or more of said benefit providers submitting said benefit information and or said benefits directly into said system.

263. The method of claim 247, further comprising the step of at least one of said benefit information and or said benefits from at least one of said benefit providers is delivered directly into said system via at least one third party intermediary acting on behalf of at least one of said benefit providers.

264. The method of claim 247, wherein said available benefits varies according to:

the amount of said business, government, educational institution, or non-profits data; and or the completeness of said business, government, educational institution, or non-profits data.

265. The method of claim 247, further comprising the step of inputting at least some phantom business, government, educational institution, or non-profits data; wherein said phantom data does not belong to nor correspond to said business, government, educational institution, or non-profits actual factual data.

266. The method of claim 247, wherein said business, government, educational institution, or non-profits data includes business, government, educational institution, or non-profits identification information.

267. A method comprising the steps of:

receiving benefit information;

receiving a benefit information request;

storing said benefit information request;

querying, via a data submission device, a central benefit information storage system to determine if any benefits exist for said benefit information request;

benefit information requester receiving, via a data receiving device, some subset of said benefit information;

said requester thereafter receiving, utilizing said stored request and via a data receiving device, at least one automatically generated updated subset of said benefit information.

268. Computer readable code stored on media for:

collecting and analyzing benefit data to determine applicable benefits, said code comprising a plurality of benefit modules, each capable of collecting data from benefit providers; revealing automatically and directly via a computer network said applicable benefits.

269. A distributed benefit information match mechanism conducted via a computer network comprising:
- means for storing a plurality of benefit registrations;
 - means for receiving directly a benefit request which includes one or more benefit qualifying criteria from a benefit desiring seeker via said network;
 - means for resolving said benefit request against said benefit registrations to determine one or more matching said benefit registrations;
 - means for automatically providing benefit results directly to said benefit requesting seeker via said network.
270. A method of generating a benefit result list in real or substantially real time in response to a benefit match request from a seeker using a computer network, comprising:
- maintaining at least one database including a plurality of benefit listings;
 - receiving a benefit match request from said seeker, said request including said seekers criteria;
 - identifying those of said benefit listings having criteria which generate a match with said match request;
 - generating automatically a message to inform directly said seeker via said computer network of those of said benefits which match said seekers criteria.